

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	10/010,068		
		Filing Date	December 6, 2001		
		First Named Inventor	Karas et al.		
		Art Unit	3625		
		Examiner Name	Robert M. Pond		
Sheet	1	of	20	Attorney Docket Number	020375-000610US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
[Handwritten Initials]	AA	US-3,599,151	08-10-1971	Harr	
	AB	US-3,783,755	01-08-1974	Lagin	
	AC	US-3,833,395	09-03-1974	Earl J. Gosnell	
	AD	US-4,032,931	06-28-1977	Haker.	
	AE	US-4,321,672	03-23-1982	Braun et al.	
	AF	US-4,454,414	06-12-1984	Benton	
	AG	US-4,562,340	12-31-1985	Tateisi et al.	
	AH	US-4,562,341	12-31-1985	Ohmae et al.	
	AI	US-4,630,200	12-16-1986	Ohmae et al.	
	AJ	US-4,678,895	07-07-1987	Tateisi et al.	
	AK	US-4,722,554	02-02-1988	Pettit	
	AL	US-4,812,628	03-14-1989	Boston et al.	
	AM	US-4,902,881	02-02-1990	Janku	
	AN	US-4,961,142	10-02-1990	Elliott et al.	
	AO	US 4,972,318	11-20-1990	Brown et al.	
	AP	US-5,021,967	01-04-1991	Smith	
	AQ	US-5,053,607	10-01-1991	Carlson et al.	
	AR	US-5,119,293	01-02-1992	Hammond	
	AS	US-5,175,682	12-29-1992	Higashiyama et al.	
	AT	US-5,220,501	06-15-1993	Lawlor et al.	
	AU	US-5,283,829	02-01-1994	Anderson	
	AV	US-5,350,906	09-27-1994	Brody et al.	
	AW	US-5,367,452	11-22-1994	Gallery et al.	
	AX	US-5,408,077	04-18-1995	Campo et al.	
	AY	US-5,426,594	06-20-1995	Wright et al.	
	AZ	US-5,448,043	09-1995	Nakano et al.	
	BA	US-5,461,217	10-24-1995	Claus.	
	BB	US-5,464,971	11-07-1995	Sutcliffe et al.	
	BC	US 5,465,206	11-07-1995	Hilt et al.	
	BD	US-5,477,037	12-19-1995	Berger	
	BE	US-5,477,038	12-19-1995	Levine et al.	
	BF	US-5,484,988	01-16-1996	Hills et al.	
	BG	US-5,491,325	02-13-1996	Huang et al.	
	BH	US-5,504,677	04-02-1996	Robert E. Pollin	
BI	US-5,510,979	04-23-1996	Moderi et al.		
BJ	US-5,513,117	04-30-1996	Small		
BK	US 5,524,073	06-04-1996	Slambler		
[Handwritten Initials]	BL	US-5,555,496	09-10-1996	Tackbary et al.	
	BM	US-5,570,465	10-29-1996	Tsakanikas	

Examiner Signature		Date Considered	6/26/06
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PLM	BN	US-5,577,109	11-19-1996	Stimson et al.	
	BO	US 5,604,802	02-18-1997	Holloway	
	BP	US-5,622,388	04-22-1997	Isabelo S. Alcorido	
	BQ	US-5,629,982	05-13-1997	Micali	
	BR	US 5,638,283	06-10-1997	Herbert	
	BS	US 5,649,117	07-15-1997	Landry	
	BT	US-5,650,604	07-22-1997	Marcous et al.	
	BU	US-5,657,201	08-12-1997	Kochis	
	BV	US-5,677,955	10-14-1997	John Doggett et al.	
	BW	US-5,679,940	10-21-1997	Templeton et al.	
	BX	US-5,699,528	12-16-1997	Edward J. Hogan	
	BY	US-5,717,868	02-10-1998	James	
	BZ	US-5,721,768	02-24-1998	Stimson et al.	
	CA	US-5,732,136	03-24-1998	Murphree et al.	
	CB	US-5,732,400	03-24-1998	Mandler et al.	
	CC	US-5,745,886	04-28-1998	Rosen	
	CD	US-5,757,917	05-26-1998	Rose et al.	
	CE	US-5,764,888	06-09-1998	Bolan et al.	
	CF	US-5,774,879	06-30-1998	Custy et al.	
	CG	US-5,778,067	07-14-1998	Jones et al.	
	CH	US-5,779,379	07-14-1998	Mason et al.	
	CI	US 5,783,808	07-21-1998	Josephson	
	CJ	US-5,787,403	07-28-1998	Randle.	
	CK	US-5,794,207	08-11-1998	Walker et al.	
	CL	US-5,815,657	09-29-1998	Williams et al.	
	CM	US-5,825,617	10-06-1998	Kochis et al.	
	CN	US-5,826,241	10-20-1998	Stein et al.	
	CO	US-5,828,875	10-27-1998	Halvarsson et al.	
	CP	US-5,832,463	11-03-1998	Wade L. Funk	
	CQ	US-5,870,718	02-09-1999	Spector	
	CR	US-5,875,435	02-23-1999	Brown	
	CS	US-5,878,211	03-02-1999	Delagrange et al.	
	CT	US 5,880,446	03-09-1999	Mori et al.	
	CU	US-5,893,080	04-06-1999	McGurl et al.	
	CV	US-5,896,298	04-20-1999	Richter	
	CW	US 5,897,625	04-27-1999	Gustin et al.	
	CX	US-5,897,989	04-27-1999	Beecham	
	CY	US-5,898,154	04-27-1999	Rosen	
WJL	CZ	US-5,899,980	06-04-1999	Wilf et al.	

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/00
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		Number Kind Code ² (if known)			
RM	DA	US-5,899,982	05-04-1999	Randle	
	DB	US-5,902,983	05-11-1999	Crevelt et al.	
	DC	US-5,903,881	05-11-1999	Schrader et al.	
	DD	US-5,909,492	06-01-1999	Payne et al.	
	DE	US-5,909,673	06-01-1999	Gregory	
	DF	US-5,910,988	06-08-1999	Ballard	
	DG	US-5,913,202	06-15-1999	Motoyama.	
	DH	US-5,915,023	06-22-1999	Bernstein	
	DI	US-5,920,629	07-06-1999	Rosen	
	DJ	US-5,920,847	07-06-1999	Kolling et al.	
	DK	US-5,920,848	07-06-1999	Schutzer et al.	
	DL	US-5,937,396	08-10-1999	Konya	
	DM	US-5,949,044	09-07-1999	Walker et al.	
	DN	US-5,952,639	09-14-1999	Ohki et al.	
	DO	US-5,953,709	09-14-1999	Gilbert et al.	
	DP	US-5,953,710	09-14-1999	Fleming	
	DQ	US-5,960,412	09-28-1999	Tackbary et al.	
	DR	US-5,963,647	10-05-1999	Downing et al.	
	DS	US-5,974,146	10-26-1999	Randle et al.	
	DT	US-5,974,194	10-26-1999	Tackbary et al.	
	DU	US-RE 36,365	11-02-1999	Levine et al.	
	DV	US-5,987,426	11-16-1999	Goodwin, III	
	DW	US-5,993,047	11-30-1999	Novogrod et al.	
	DX	US 5,999,624	12-07-1999	Hopkins	
	OY	US-6,003,763	12-21-1999	Gallagher et al.	
	OZ	US-6,011,833	01-04-2000	West	
	EA	US-6,012,048	01-04-2000	Gustin et al.	
	EB	US-6,015,087	01-18-2000	Seifert et al.	
	EC	US-6,027,216	02-22-2000	Guyton	
	ED	US-6,029,150	02-22-2000	Kravitz	
	EE	US-6,030,000	02-29-2000	Diamond	
	EF	US-6,032,133	02-29-2000	Hilt et al.	
	EG	US-6,032,137	02-29-2000	Ballard	
	EH	US 6,035,285	03-07-2000	Schlect et al.	
	EI	US-6,035,406	03-07-2000	Moussa et al.	
	EJ	US-6,039,245	03-21-2000	Symonds et al.	
	EK	US-6,039,250	03-21-2000	Ito et al.	
	EL	US-6,044,360	03-28-2000	Picciallo	
RM	EM	US-6,044,362	03-28-2000	Neely	

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<i>JPW</i>	EN	US-6,045,039	04-04-2000	Stinson et al.	
	EO	US-6,058,417	05-02-2000	Hess et al.	
	EP	US-6,064,990	05-16-2000	Goldsmith	
	EQ	US-6,070,150	05-30-2000	Remington et al.	
	ER	US-6,070,156	05-30-2000	Hartsell et al.	
	ES	US-6,070,798	06-06-2000	Nethery	
	ET	US-6,078,907	06-20-2000	Lamm	
	EU	US-6,081,790	06-27-2000	Rosen	
	EV	US-6,088,683	07-11-2000	Jalili	
	EW	US-6,088,684	07-11-2000	Custy et al.	
	EX	US-6,097,834	08-01-2000	Krouse et al.	
	EY	US-6,098,053	08-01-2000	Slater	
	EZ	US-6,106,020	08-22-2000	Leef et al.	
	FA	US-6,119,106	09-12-2000	Mersky et al.	
	FB	US-6,119,931	09-19-2000	Novogrod	
	FC	US-6,122,625	09-19-2000	Rosen	
	FD	US-6,128,603	10-03-2000	Dent et al.	
	FE	US 6,134,561	10-17-2000	Brandien et al.	
	FF	US-6,145,738	11-14-2000	Stinson et al.	
	FG	US-6,148,377	11-14-2000	Carter et al.	
	FH	US-6,149,056	11-21-2000	Stinson et al.	
	FI	US-6,164,528	12-26-2000	Hills et al.	
	FJ	US-6,167,386	12-26-2000	Brown	
	FK	US-6,175,823 B1	01-16-2001	Van Dusen	
	FL	US-6,189,787	02-20-2001	Dorf	
	FM	US-6,193,152 B1	02-27-2001	Fernando et al.	
	FN	US-6,199,761	03-13-2001	Drexler	
	FO	US-6,202,054	03-13-2001	Lawlor, et al.	
	FP	US-6,206,283	03-27-2001	Bansal et al.	
	FQ	US-RE 37,122 E	04-03-2001	Levine et al.	
	FR	US-6,223,168	04-24-2001	McGurl et al.	
	FS	US-6,246,996 B1	06-12-2001	Stein et al.	
	FT	US-6,247,047	06-12-2001	Wolff	
	FU	US-6,260,024 B1	07-10-2001	Shkedy	
	FV	US-6,263,446	07-17-2001	Kausik et al.	
	FW	US-6,269,369	07-31-2001	Robertson	
	FX	US-6,275,829 B1	08-14-2001	Angiulo et al.	
	FY	US-6,286,756	09-11-2001	Stinson et al.	
<i>JPW</i>	FZ	US-6,289,322 B1	09-11-2001	Kitchen et al.	

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		Number Kind Code ² (if known)			
<i>RM</i>	GA	US-6,292,789	09-18-2001	Schutzer	
	GB	US-6,305,604	10-23-2001	Ono	
	GC	US-6,308,887	10-30-2001	Korman et al.	
	GD	US-6,314,169 B1	11-06-2001	Schelberg, Jr. et al.	
	GE	US-6,317,745	11-13-2001	Thomas et al.	
	GF	US-6,321,211	11-20-2001	Dodd	
	GG	US 6,321,987	11-27-2001	McCall et al.	
	GH	US-2001/0042785	11-22-2001	Walker et al.	
	GI	US-6,327,570	12-04-2001	Stevens	
	GJ	US-6,327,575 B1	12-04-2001	Katz	
	GK	US-2001/0051876 A1	12-13-2001	Seigel et al.	
	GL	US-2001/0054003 A1	12-20-2001	Chien et al.	
	GM	US 6,343,279 B1	01-29-2002	Bissonette et al.	
	GN	US-6,347,305 B1	02-12-2002	Watkins	
	GO	US-2002/0023055	02-21-2002	Antognini et al.	
	GP	US-6,360,254 B1	03-19-2002	Linden et al.	
	GQ	US-6,367,693 B1	04-09-2002	Novogrod	
	GR	US-2002/0046106 A1	04-18-2002	Ishibashi et al.	
	GS	US-2002/0062285 A1	05-23-2002	Amann	
	GT	US-6,394,343 B1	05-28-2002	Berg et al.	
	GU	US-6,408,284	06-18-2000	Hilt et al.	
	GV	US-6,411,942	06-25-2002	Fujimoto	
	GW	US-6,415,271	07-02-2002	Turk et al.	
	GX	US-2002/0087462 A1	07-04-2002	Stoutenburg et al.	
	GY	US 2002/0087463 A1	07-04-2002	Fitzgerald et al.	
	GZ	US 2002/0087467 A1	07-04-2002	Muscavage et al.	
	HA	US 2002/0104026 A1	08-01-2002	Barra et al.	
	HB	US 2002/0111908 A1	08-15-2002	Milberger et al.	
	HC	US-6,438,586	08-20-2002	Hass	
	HD	US-6,449,599	09-10-2002	Payne et al.	
	HE	US-6,453,300	09-17-2002	Simpson	
	HF	US 2002/0152168 A1	10-17-2002	Neofytides et al.	
	HG	US-2002/0152176 A1	10-17-2002	Neofytides et al.	
	HH	US 2002/0153414 A1	10-24-2002	Stoutenburg et al.	
	HI	US-6,473,500	10-29-2002	Risafi et al.	
	HJ	US 2002/0161702 A1	10-31-2002	Milberger et al.	
	HK	US-6,484,936	11-26-2002	Nicoll et al.	
	HL	US-6,488,203	12-03-2002	Stoutenburg et al.	
<i>RM</i>	HM	US-6,502,747	01-07-2003	Stoutenburg et al.	

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		Number Kind Code ² (# known)			
RM	HN	US 2003/0024979 A1	02-06-2003	Hansen et al.	
	HO	US-2003/0028491 A1	02-06-2003	Cooper	
	HP	US 2003/0055780 A1	03-20-2003	Hansen et al.	
	HQ	US-6,539,363 B1	03-25-2003	Algeier et al.	
	HR	US-2003/0069856	04-10-2003	Seifert et al.	
	HS	US 6,547,132	04-15-2003	Templeton et al.	
	HT	US-6,549,119	04-15-2003	Turner	
	HU	US 2003/0069856 A1	04-10-2003	Seifert	
	HV	US-6,554,184	04-29-2003	Amos	
	HW	US 2003/0111529 A1	06-19-2003	Templeton et al.	
	HX	US 2003/0120777 A1	06-20-2003	Thompson et al.	
	HY	US-6,510,453	06-21-2003	Apfel et al.	
	HZ	US 2003/0126036 A1	07-03-2003	Mascavage et al.	
	IA	US 2003/0126075 A1	07-03-2003	Mascavage et al.	
	IB	US 2003/0126083 A1	07-03-2003	Seifert et al.	
	IC	US 2003/0130907 A1	07-10-2003	Karas et al.	
	ID	US 2003/0130940 A1	07-10-2003	Hansen et al.	
	IE	US 2003/0130948 A1	07-10-2003	Algiene et al.	
	IF	US 2003/0135459 A1	07-17-2003	Abelman et al.	
	IG	US-2003/0149662 A1	08-07-2003	Shore	
	IH	US 2003/0154164 A1	08-14-2003	Mascavage et al.	
	II	US-6,609,113 B1	08-19-2003	O'Leary et al.	
	IJ	US 2003/0167237 A1	09-04-2003	Degen et al.	
	IK	US 6,618,705 B1	09-09-2003	Wang et al.	
	IL	US 2003/0177067 A1	09-18-2003	Cowell et al.	
	IM	US-RE 38,255 E	09-23-2003	Levine et al.	
	IN	US 2003/0187789 A1	10-02-2003	Karas et al.	
	IO	US 2003/0187791 A1	10-02-2003	Weichert et al.	
	IP	US 2003/0187792 A1	10-02-2003	Hansen et al.	
	IQ	US 2003/0195811 A1	10-16-2003	Hayes et al.	
	IR	US 2003/0208445 A1	11-06-2003	Compiano	
	IS	US 2003/0222135 A1	12-04-2003	Stoutenburg et al.	
	IT	US 2003/0222136 A1	12-04-2003	Bolle et al.	
IU	US 2003/0225689 A1	12-04-2003	MacFarlane et al.		
IV	US 2004/0015438 A1	01-22-2004	Compiano		
IW	US 2004/0024701 A1	02-05-2004	Hansen et al.		
IX	US 2004/0068437 A1	04-08-2004	McGee et al.		
IY	US 2004/0059672 A1	03-25-2004	Baig et al.		
IZ	US 2004/0078327 A1	04-22-2004	Frazier et al.		

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mm	JA	US 2004/0088248 A1	05-06-2004	Cutler	
	JB	US-6,736,314 B2	05-18-2004	Cooper et al.	
	JC	US 2004/0107165 A1	06-03-2004	Blair et al.	
	JD	US 2004/0117302 A1	06-17-2004	Weichert et al.	
	JE	US 2004/0088261 A1	05-06-2004	Moore et al.	
	JF	US 2004/0098328 A1	05-20-2004	Grant et al.	
	JG	US 2004/0098335 A1	05-20-2004	Michelsen	
	JH	US 6,761,309	07-13-2004	Stoutenburg et al.	
	JI	US 6,761,311	07-13-2004	Algiene et al.	
	JJ	US 2004/0138947	07-15-2004	McGee et al.	
	JK	US 2004/0139008 A1	07-15-2004	Muscavage et al.	
	JL	US 2004/0143552 A1	07-22-2004	Weichert et al.	
	JM	US 2004/0148286 A1	07-29-2004	Rogers	
	JN	US 2004/0153398 A1	08-05-2004	Baumgartner et al.	
	JO	US 2004/0158521 A1	08-12-2004	Newton et al.	
	JP	US 2004/0167860 A1	08-26-2004	Baxter et al.	
	JQ	US 2004/0193897 A1	09-30-2004	Van Volkenburgh	
	JR	US 2004/0210476 A1	10-21-2004	Blair et al.	
	JS	US 2004/0210506 A1	10-21-2004	Algiene et al.	
	JT	US 2004/0210521 A1	10-21-2004	Crea et al.	
	JU	US 2004/0210523 A1	10-21-2004	Gains et al.	
	JV	US-2004/0211831 A1	10-28-2004	Stoutenburg et al.	
	JW	US 6,814,282 B2	11-09-2004	Seifert et al.	
	JX	US 6,827,260	12-04-2004	Stoutenburg et al.	
	JY	US 6,829,588	12-07-2004	Stoutenburg et al.	
	JZ	US 2004/0254833 A1	12-16-2004	Algiene et al.	
	KA	US 6,847,947	01-25-2005	Kambour et al.	
	KB	US 2005/0017067 A1	01-27-2005	Weinberger	
	KC	US 6,886,742	05-03-2005	Stoutenburg et al.	
	KD	US 6,908,031	06-21-2005	Selfert et al.	
	KE	US 6,922,673	07-26-2005	Karas et al.	
	KF	US 2005/0167481 A1	08-04-2005	Hansen et al.	
	KG	US 2005/0187929 A1	08-25-2005	Staggs	
	KH	US 2005/0180550 A1	09-18-2005	McGee et al.	
	KI	US 2005/0209958 A1	09-22-2005	Michelsen	
	KJ	US 2005/0209961 A1	09-22-2005	Michelsen	

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Examiner	Cite	Foreign Patent Document	Publication Date	Name of Patentee or	Pages, Columns, Lines, T ³
Examiner Signature			Date Considered	6/26/06	

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Substitute for form 1449A&B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	10/010,068
				Filing Date	December 6, 2001
				First Named Inventor	Karas et al.
				Art Unit	3625
				Examiner Name	Robert M. Pond
Sheet	8	of	20	Attorney Docket Number	020375-000610US

		Country Code ³	Number ⁴	Kind Code ⁵ (if known)			
<i>Am</i>	KK	EP	0 481 135	A1	04-22-1992		<input type="checkbox"/>
	KL	EP	0 745 961	A2	04-12-1996		<input type="checkbox"/>
	KM	EP	0 745 961	A3	07-15-1998		<input type="checkbox"/>
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<i>Am</i>	LB	WO	02/05195	A1	01-17-2002		<input type="checkbox"/>
	LC	FR	2728983	A1	07-05-1996		<input checked="" type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>Am</i>	LD	AMERINET, INC., "Debit-It!—The Best Idea In Payment Systems Since the Credit Card", downloaded from website http://www.debit-it.com/ on 2/7/00, 8 pages	
	LE	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.	
	LF	BUSINESS WIRE, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion", downloaded from website http://www.proquest.umi.com .	
	LG	CONFINITY, INC., <i>PayPal.com, How PayPal.com Works</i> , downloaded from website http://www.paypal.com on 02/07/2000, 7 pages	
	LH	DOTBANK, <i>The Way to Send and Receive Money on the Internet</i> , downloaded from website http://www.dotbank.com , 02/07/2000, 6 pages.	
	LI	http://www.vfi-finance.com/tranz330.htm , Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service, VeriFone Finance, January 1999, pages 1-3, especially pages 1-2.	
<i>Am</i>	LJ	IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website http://ssl.idealab.com on 2/16/2000, 7 pages.	

Examiner Signature	<i>[Signature]</i>	Date Considered	6/26/06
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		First Named Inventor	Karas et al.
		Art Unit	3625
		Examiner Name	Robert M. Pond
		Attorney Docket Number	020375-000610US
Sheet	9	of	20

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>RP</i>	LK	Intell-A-Check Corp.: "Intell-A-Check! -The Way to get Paid", Intell-A-Check product overview, retrieved from http://www.ichack.com/ on 02/07/2000, 7 pages	
	LL	KARPINSKI, R. "Web Merchants Try Debit Cards and Gift Certificates to Spur Sales" InternetWeek, 11 October 1999, 2 pages.	
	LM	LAWTON, George; "Biometrics: A New Era in Security"; 1998, Computer, Vol. 31, No. 8, pp. 16-18.	
	LN	New commercial services from Western Union allow businesses to directly transfer money internationally; User companies can now send or receive money at their own offices through on-line connection to world's largest international money transfer network. Business Wire. 16 October 1995, page 1.	
	LO	RUSSO, R. "Omaha's Giftpoint.com Draws \$5 Million Investment", Omaha World, 14 December 1999, 2 pages.	
	LP	STOCKEL, Anna; "Securing Data and Financial Transactions"; 1995, Institute of Electrical and Electronics Engineers 29th Annual Conference, pp. 397-401.	
	LQ	PR Newswire, "GiftSpot.com Simplifies Gift-Giving on the Internet," 1999-10-20 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 5 pages.	
	LR	TeleCheck International, Inc.: "Making Checks Our Responsibility", retrieved from http://www.telecheck.com/home/home.html on 02/07/2000, 8 pages	
	LS	TRANSPPOINT, "The Way to Pay Online", downloaded from website http://www.transpoint.com/ on 2/10/2000, 12 pages.	
	LT	WALKER, L. "Click a Card", The Washington Post, 16 December 1999, 3 pages.	
	LU	Website "eCount" at http://www.ecount.com	
	LV	Website: "Billpoint" at http://www.billpoint.com	
	LW	Website: "eMoneyMail" at http://www.emoneymail.com	
	LX	Website: "I-Escrow" at http://www.iescrow.com	
	LY	Website: "PayMe.com" at http://www.payme.com	
<i>RP</i>	LZ	Website: "PayMyBills.com" at http://www.paymybills.com	

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/05
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				First Named Inventor	Karas et al.
				Art Unit	3625
				Examiner Name	Robert M. Pond
Sheet	10	of	20	Attorney Docket Number	020375-000610US

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<i>RM</i>	MA	Website: "PayPal" at http://www.paypal.com	
	MB	Website: "Tradesafe.com" at http://www.tradesafe.com	
	MC	x.com, Do More with Your Money, downloaded from website http://www.x.com , 02/07/2000, 5 pages.	
	MD	http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995 >	
	ME	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995 >	
	MF	LEVIN, Gary; "Western Union not fading into sunset; new services are added as telegrams drop"; 1992, 2 pages.	
	MG	"Quick Collect"; Western Union Training Guide; 2004, 10 pages.	
	MH	"Send your payment using Western Union Quick Collect"; 2 pages.	
	MI	"Purchasing American Airlines Tickets Just Got Easier"; 2005, 4 pages.	
	MJ	"Lan Airline Alliance Carriers and Western Union Offer Travelers Additional Payment Options"; 2005, 3 pages.	
	MK	"Quick Collect: Government/Child Support Agency Name, Training Guide; 2004, 7 pages.	
	ML	"Western Union Quick Collect; 3 Easy Ways to Send a Payment: In Person, Online or by Phone!"; 2 pages.	
	MM	"Western Union: Now, using our service is even more rewarding"; 1 page.	
	MN	"To send a Quick Collect Payment"; sample form, 1 page.	
	MO	"Western Union: Some QUICK FACTS about QUICK COLLECT"; 1 page.	
<i>RM</i>	MP	"Quick Collect Sales Presentation"; 28 pages.	

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/05
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		Art Unit	3625		
		Examiner Name	Robert M. Pond		
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<i>RM</i>	MQ	"Western Union Quick Collect"; 2 pages.	
	MR	"Why Send Your Customers Across Town When You Can Send Them Next Door?"; 2005, 1 page.	
	MS	"There's a lot to be said about the many advantages of the Quick Collect service. And look who's saying it"; 4 pages.	
	MT	"If you're not getting your payment with Quick Collect, chances are you're not getting it"; 2001, 2 pages.	
	MU	"Western Union: Ford Credit Phone Pay-How does it work?"; 2001, 1 page.	
	MV	Western Union Quick Collect: The Fastest way to collect good funds"; 1999, 11 pages.	
	MW	"Only Western Union"; 2 pages.	
	MX	"Announcing Quick Collect Online"; 2002, Western Union's Professional Collector, 3 pages.	
	MY	"When you're helping a customer make a crucial payment there's no room for guesswork"; 2002, Western Union's Professional Collector, 3 pages.	
	MZ	"Western Union Quick Collect: The most agents, the most locations, the most experienced"; 2000, 2 pages.	
	NA	"It takes a certain person to make a good collector. But it takes a good manager to make a champion"; 2001, Western Union's Professional Collector, 3 pages.	
	NB	"Nationwide Credit Collectors Act Globally"; 2001, Western Union's Professional Collector, 3 pages.	
	NC	"Guess What? The check's not in the mail"; 2001, Western Union's Professional Collector, 3 pages.	
	ND	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, <u>Newsbriefs</u> , Vol. 2, No. 1, 3 pages.	
	NE	"You're sending more than a payment: Point-of-Sale & Merchandising Support Advertising Materials, 2 pages.	
<i>RM</i>	NF	"Company Profile: The Western Union Convenience Pay Service"; 2004, 4 pages.	

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<i>RM</i>	NG	"You're sending more than a payment: You're sending peace of mind"; 2004, 3 pages.	
	NH	"SBC Communications adds Western Union Locations for Walk-in Customer Bill Payments"; SBC News Release, 2 pages.	
	NI	"Send Your Utility Bill Payment from Here!"; 3 pages.	
	NJ	"Rhode Island becomes first state to accept child support payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support-"; 2002, 3 pages.	
	NK	"Rhode Island becomes first state to accept child support payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, 3 pages.	
	NL	"State of Hawaii to Accept Child Support Payments at Western Union"; 2004, 2 pages.	
	NM	"Annual Report of the President of the Western Union Telegraph Company"; 1873, pages 8-11.	
	NN	"First located example of a money transfer"; 8/25/1873, 1 page.	
	NO	"Annual Report of the President of the Western Union Telegraph Company"; 1874, pages 8-11.	
	NP	"The Western Union Telegraph Company: Rules for Money Transfer Service"; 1908, pages 3-25.	
	NQ	"The Western Union Telegraph Company: Delivery Department Instructions"; 1926, Commercial Bulletin No. 9-A, 2 pages.	
	NR	"The Western Union Telegraph Company: Instructions for Receiving Clerks"; 1929, Commercial Bulletin No. 37-A, 2 pages.	
	NS	"Annual Report of the Western Union Telegraph Company"; 1935, 2 pages.	
	NT	"Dots and Dashes"; 1935, Vol. 11, No. 9, 4 pages.	
	NU	"Annual Report of the Western Union Telegraph Company"; 1940, pages 9 and 22.	
<i>MM</i>	NV	"Annual Report of the Western Union Telegraph Company"; 1947, 2 pages.	

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<i>RP</i>	NW	"Annual Report of the Western Union Telegraph Company"; 1949, 2 pages.	
	NX	"Annual Report of the Western Union Telegraph Company"; 1951, 2 pages.	
	NY	"Annual Report of the Western Union Telegraph Company"; 1953, 2 pages.	
	NZ	"Annual Report of the Western Union Telegraph Company"; 1954, 3 pages.	
	OA	"Annual Report of the Western Union Telegraph Company"; 1973, 5 pages.	
	OB	"Annual Report of the Western Union Telegraph Company"; 1974, 2 pages.	
	OC	"Annual Report of the Western Union Telegraph Company"; 1978, 2 pages.	
	OD	"Annual Report of the Western Union Telegraph Company"; 1981, 2 pages.	
	OE	"Amex Money Order Dispenser"; 1990, The Nilson Report, 1 page.	
	OF	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages.	
	OG	"Western Union's Would-Be Rival"; 1990, American Banker, 1 page.	
	OH	"American Express in New Ad Drive"; 1990, American Banker, 1 page.	
	OI	"American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri-State Food News, 1 page.	
	OJ	"Annual Report of the Western Union Corporation"; 1990, 4 pages.	
	OK	"Collection by Money Transfer: MoneyGram Service Removes Time-Consuming Steps to Commercial Collections"; 1990, Collector, page 36.	
<i>RP</i>	OL	"Amex tests Moneygram"; 1990, Adnews, 1 page.	

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<i>[Signature]</i>	OM	"Amex aims expansion strategy at local currency exchanges"; 1990, Crain's Chicago Business, 1 page.	
	ON	"Sending Cash in a Flash"; 1990, Travel & Leisure, page 42.	
	OO	"...And a Nine-Second Money Order Dispenser"; 1991, Post-News, Vol. 17, No. 1, 1 page.	
	OP	"Money-wire giants battle for business: Currency exchanges wooed"; 1991, Chicago Sun Times, 2 pages.	
	OQ	"Sending Cash in a Flash: There are more ways to do it than you might think"; 1991, 2 pages.	
	OR	"Loved one stranded? Send Cash"; 1991, Akron Beacon Journal, 2 pages.	
	OS	"Common Values: Uncommon Opportunities"; 1995, First Data Corporation Annual Report, 2 pages.	
	OT	"Behind the Scenes of Life"; 1996, First Data Corporation Annual Report, 3 pages.	
	OU	"First Data InfoSource Offers Database Analysis with DecisionScope"; 1996, First Data Corporation News Release, 2 pages.	
	OV	"First Data and Netscape Offering Internet Payment Processing Service; 1996, First Data Corporation News Release, 3 pages.	
	OW	"CES/NaBANCO Introduces Stored Value Card Technology: Blockbuster Video is First Merchant Partner"; 1996, First Data Corporation News Release, 3 pages.	
	OX	"First Data to Offer Card Profitability Software from HNC: Distribution Agreement Poised to Repeat Falcon Success"; 1996, HNC Software, Inc. News Release, 3 pages.	
	OY	"VIPS Introduces MCSOURCE to Managed Healthcare Industry"; 1996, VIPS Healthcare Information Systems News Release, 2 pages.	
	OZ	"Leading Provider of Transaction Card Processing Selects Connect Oneserver Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages.	
	PA	"Netscape Announces Netscape Livepayment to Facilitate Internet Commerce"; 1996, Netscape News Release, 4 pages.	
<i>[Signature]</i>	PB	"Stream, LiteNet, BBN, and KPMG Announce Industry-Wide Initiative to Enable Wide-Scale Software Electronic Commerce"; 1996, News Release, 6 pages.	

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	PC	"First Data and Netscape Announce Program to Help Businesses Establish Payment-Enabled Web Sites"; 1996, First Data Corporation News Release, 5 pages.	
	PD	"FDR to Offer HNC Software's Real-Time Fraud Detection: New distribution Agreement to Benefit Card Banks"; 1996, First Data Resources News Release, 3 pages.	
	PE	"First Data Aligns with CyberCash to Offer New Electronic Coin Service"; 1996, First Data Corporation News Release, 3 pages.	
	PF	"First Data, First USA Paymentech, GE Capital Invest in First Virtual Holdings"; 1996, First Virtual Holdings Corporation News Release, 3 pages.	
	PG	"Annual Report of First Data Corporation"; 1998, 3 pages.	
	PH	"Annual Report of First Data Corporation"; 1999, 2 pages.	
	PI	"American Express Introduces Automated Money Order Dispenser"; 1991, Professional Check Cashier, 1 page.	
	PJ	"Western Union Payment Services, Bidpay and Quick Collect, Online Bill Payment, Online Auction Payments"; http://www.westernunion.com/info/osComparePayment.asp , 2 pages.	
	PK	"About Western Union: Company History"; http://www.payment-solutions.com/history.html , 2 pages.	
	PL	"Western Union Money Transfer Services, Send Money Online, Money Orders, Send Telegrams"; http://www.westernunion.com/info/osCompareMoneyMessage.asp , 2 pages.	
	PM	"Quick Pay: The Convenient and reliable way to receive payments from customers worldwide"; http://www.payment-solutions.com/quickpay.html , 3 pages.	
	PN	Quick Cash: A safe and reliable way to send funds around the world"; http://www.payment-solutions.com/quickcash.html , 1 page.	
	PO	"Signature Services: Helping financial institutions send funds faster"; http://www.payment-solutions.com/signature.html , 1 page.	
	PP	"American Express Money Orders, Travelers Cheques Now on Sale"; 1936, Dots and Dashes, 2 pages.	
	PQ	List of Prepaid Services; http://www.westernunion.com/info/osComparePrePaid.asp , 1 page.	
	PR	"Get your Collect Card"; 1939, Dots and Dashes, 2 pages.	

Examiner Signature		Date Considered	6/26/05
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Substitute for form 1449A&B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/010,068
		Filing Date	December 6, 2001
		First Named Inventor	Karas et al.
		Art Unit	3625
		Examiner Name	Robert M. Pond
		Attorney Docket Number	020375-000610US
Sheet	16	of	20

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	PS	Picture of Bill payment form or advertisement, 1 page.	
	PT	"NTS Completes Merger with EDS Fleet Services; New First Data Unit Sets Sights on New Markets"; 1996, NTS Press Release, 3 pages.	
	PU	Transfers require ID made by telephaph; 1895, Tariff Book, 4 pages.	
	PV	American Greeting Cards Click-Through; 38 pages.	
	PW	"MoneyZap.com Greeting Card Process Flow"; 2000, 2 pages.	
	PX	"Western Union/Money Zap: Send and receive money easily over the internet"; http://www.moneyzap.com/main.asp , 23 pages.	
	PY	"Western Union Gift Greetings"; 6 pages.	
	PZ	"PayPal: The way to send and receive money online"; 4 pages.	
	QA	"Aeromexico and Western Union Partner to Offer a Cash Payment Option for Booking Airline Tickets"; 2004, Press Release, 2 pages.	
	QB	"Western Union and Continental Airlines Introduce New Quick and Easy Cash Payment Option When Booking Flights"; 2004, Press Release, 4 pages.	
	QC	"Purchasing American Airlines Tickets Just Got Easier"; 2004, Press Release, 4 pages.	
	QD	"LAN Airline Alliance Carriers and Western Union offer Travellers Additional Payment Options"; 2005, Press Release, 3 pages.	
	QE	"Western Union Financial Services, Inc.: Benefits Quick Cash Agreement and Disclosure Statement"; 1998, 2 pages.	
	QF	"Western Union Financial Services, Inc.: Cash Card Agreement and Disclosure Statement"; 1998, 2 pages.	
	QG	"Federal Benefits Checks are Going Away-Don't Let Your Customers Go with Them: Announcing the Western Union Benefits Quick Cash Program"; 4 pages.	
	QH	"Introducing the Western Union Cash Card Program"; 1998, 2 pages.	

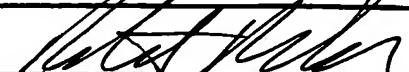
Examiner Signature		Date Considered	6/26/06
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Sheet	17	of	20	Attorney Docket Number	020375-000610US



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ms	QI	"Western Union Creates Phone Card with BLT Technologies"; 1997, PR Newswire Association, 2 pages.	
	QJ	"AT&T Wireless to Offer Western Union SwiftPay as Replenishment Option for AT&T Free2Go Wireless Prepaid Customers"; 2001, PR Newswire Association, 2 pages.	
	QK	"New Western Union SwiftPay Service Continues Expansion of Consumer-to-Business Payment Options"; 1999, PR Newswire Association, 2 pages.	
	QL	"Western Union SwiftPay Selected by SHEAKLEY UNISERVICE to Complete W-2 Reprint Transactions"; 2000, PR Newswire Association, 2 pages.	
	QM	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, Press Release, 3 pages.	
	QN	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, Press Release, 3 pages.	
	QO	"SBC Communications Adds Western Union Locations for Walk-In Customer Bill Payments"; 2005, Press Release, 2 pages.	
	QP	"Western Union Money Orders More Popular Than Ever"; 1942, Dots and Dashes, Vol. 18, No. 3, 2 pages.	
	QQ	"Refund of Money Transfers"; 1913, Journal of the Telegraph, 2 pages.	
	QR	Western Union Credit Card; 1915, 4 pages.	
	QS	How money by phone was paid;; Money Transfer Service: Book of Rules and List of Offices; 1926, Western Union Telegraph Company, 3 pages.	
	QT	"Pilgrims Started Thanksgiving Custom"; Dots and Dashes, Vol. 4, No. 11, 2 pages.	
	QU	"The Yellow Blank is Correct for every social need"; 1930, Western Union Booklet, 2 pages.	
	QV	"Last of the Pony Express Riders Tells His Story"; 1932, Dots and Dashes, Vol. 8, No. 10, 2 pages.	
	QW	"Nation Receives Time Over Western Union Network"; 1931, Dots and Dashes, Vol. 7, No. 5, 2 pages.	
ms	QX	"Collect your delinquent accounts by Telegraph"; 1933, Form 1229-A, 1 page.	

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	QY	"Reynolds Arcade was Western Union Birthplace"; 1933, Dots and Dashes, Vol. 9, No. 8, 2 pages.	
	OZ	"Messenger Work Full of Adventure, Excitement"; 1933, Dots and Dashes, Vol. 9, No. 11, 2 pages.	
	RA	Shopping Order service and gift service; 1934, Western Union Telegraph Company, Money Order Book, 6 pages.	
	RB	Money Orders by Phone; 1935, Fortune Magazine, 3 pages.	
	RC	"The Yellow Blank: When, Why, How to Use It"; 1934, 5 pages.	
	RD	Money Order with confirmation; 1948, 1 page.	
	RE	"Western Union Products and Services: a brief description"; 1960, 22 pages.	
	RF	Survey of services; 1960, pages 2-31.	
	RG	Western Union News Supplement: Automatic travelers checks using Western Union; 1975, 2 pages.	
	RH	Western Union New Supplement: Money Orders delivery through Mailgram; 1975, 2 pages.	
	RI	Candygram payment service, 1 page.	
	RJ	Remittance for order sent via Western Union; 1933, 2 pages.	
	RK	Western Union Telegraph Company; 1933, Money Order Message	
	RL	Gift: Money Order for something you really want: 1933, 1 page.	
	RM	Holiday Greeting by Western Union; 1933, 1 page.	
	RN	Western Union Money Transfer, Form 72-A, 1933, 1 page.	

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		Art Unit	3625		
		Examiner Name	Robert M. Pond		
Sheet	19	of	20	Attorney Docket Number	020375-000610US

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<i>RP</i>	RO	Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page.	
	RP	Western Union Domestic Transfer Order, Form 72-A, 1933, 1 page.	
	RQ	Western Union Gift Orders: A Practical Answer to the Christmas Gift Problem, 1933, 1 page.	
	RR	Western Union Gift Orders: The Sensible, Convenient Way to take care of your Christmas Shopping; 1933, 1 page.	
	RS	Shopping Order by Western Union, 1933, 1 page.	
	RT	Western Union Shopping Order, 1933, 2 pages.	
	RU	Western Union Hotel-Motel Reservation Service, 1 page.	
	RV	bidpay.com: Whois search results; 2003, http://www.networksolutions.com/en_US/whois/results.html?sessionid+VZDZVYDD1J , 2 pages.	
	RW	"billserv.com Launches bills.com, an internet Portal for Consumers to Pay All Bills Online at No Cost"; 2000, Business Wire, 2 pages.	
	RX	First Data Acquires PaySys International; 2001, Press Release, 2 pages.	
	RY	Luxury Brands LLC: World Famous Brands at Liquidation Procs; http://www.auctionbytes.com/cab/pages/payment , 3 pages.	
	RZ	PayPal for the Palm; http://handheldnews.com/file.asp?ObjectID=5401 , 2 pages.	
	SA	PayPal.com Case Study; http://fox.rollins.edu/~slackman/PayPal.htm , 2003, 7 pages.	
	SB	PayPal-News; http://www.ndrys.com/paypal.html , 2003, 3 pages.	
	SC	HOFFMAN, Karen Epper; "PayPal Still Running Free"; 2003, Bank Technology News, 3 pages.	
<i>RP</i>	SD	LATOUR, Almar; "PayPal Electronic Plan May be on the Money in Years to Come"; 1999, The Wall-Street Journal, 2 pages.	

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<i>[Signature]</i>	SE	PLOTKIN, Hal; "Beam Me up Some Cash"; 1999, Silicon Valley Insider, 3 pages.	
	SF	BONEH, Dan; "Beaming Money by Email is Web's Next Killer App"; 1999, PR Newswire, 4 pages.	
	SG	BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service; 7 pages.	
	SH	STEINER, Ina; "BidPay.com Offers Click and Pay Service for buyers"; 2000, Auction Bytes, 4 pages.	
	SI	STEINER, Ina; "Follow-up to BidPay Article"; 2000, Auction Bytes, 3 pages.	
	SJ	STEINER, Ina; "PayPal Online Payment Service - Another Way to Pay for Auction Items"; 2000, Auction Bytes, 4 pages.	
	SK	STEINER, Ina; "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services"; 2000 Auction Bytes, 4 pages.	
	SL	WERMER, Sandra; "A million credit card transactions in five hours"; 1997, Primeur, 2 pages.	
	SM	"PaySys signs up four Asian distributors"; 1997 Orlando Business Journal, 3 pages.	
	SN	Products and Services for PaySys, 2 pages.	
	SO	VisionPLUS Consumer Payment Solution Overview, 2 pages.	
	SP	PaySys - company overview, 2 pages.	
	SQ	State of New York Banking Department: Staff Letters and Memoranda; 2000, http://www.banking.state.ny.us/lo000718.htm , 2 pages.	
<i>[Signature]</i>	SR	WIJNEN, Rene; "You've Got Money!"; 2000, Bank Technology News, Vol. 13, No. 6, 4 pages.	

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